

Form No. 105B.02.SB (10/17/92)
ALTA Residential Loan Policy
Schedule B

SHORT FORM RESIDENTIAL LOAN POLICY ONE-TO-FOUR FAMILY



First American Title Insurance Company

SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, FIRST AMERICAN TITLE INSURANCE COMPANY A CALIFORNIA CORPORATION, HEREIN CALLED THE "COMPANY," HEREBY INSURES THE INSURED IN ACCORDANCE WITH AND SUBJECT TO THE TERMS, EXCLUSIONS, CONDITIONS AND STIPULATIONS SET FORTH IN THE AMERICAN LAND TITLE ASSOCIATION LOAN POLICY (10-17-92), ALL OF WHICH ARE INCORPORATED HEREIN. ALL REFERENCES TO SCHEDULES A AND B SHALL REFER TO SCHEDULES A AND B OF THIS POLICY

SCHEDULE B EXCEPTIONS FROM COVERAGE AND AFFIRMATIVE ASSURANCES

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys fees or expenses) which arise by reason of the matters set forth below, except to the extent that the Company does insure in accordance with and subject to its terms against loss or damage which the Insured shall sustain by reason of any inaccuracies in the affirmative assurances set forth below, except as limited in any addendum attached hereto:

1. Those taxes and special assessments which become due and payable subsequent to Date of Policy.
2. Covenants, conditions and restrictions, if any, appearing in the public records. This policy insures that the same have not been violated, except that such affirmative assurance does not extend to covenants, conditions and restrictions relating to environmental protection unless a notice of a violation thereof has been recorded or filed in the public records and is not referenced in an addendum attached hereto. Further, this policy insures that future violation of any covenants, conditions and restrictions appearing in the public records, including any relating to environmental protection, will not result in a forfeiture or reversion of title and that there are no provisions therein under which the lien of the Insured mortgage can be extinguished, subordinated or impaired.
3. Any easements or servitudes appearing in the public records. This policy insures that none of the improvements encroach upon the easements and that any use of the easements for the purposes granted or reserved will not interfere with or damage the improvements, including lawns, shrubbery and trees.
4. Any lease, grant, exception or reservation of minerals or mineral rights appearing in the public records. This policy insures that the use of the land for residential one-to-four family dwelling purposes is not, and will not be, affected or impaired by reason of any lease, grant, exception or reservation of minerals or mineral rights appearing in the public records and this policy insures against damage to existing improvements, including lawns, shrubbery and trees, resulting from the future exercise of any right to use the surface of the land for the extraction or development of the minerals or mineral rights so leased, granted, excepted or reserved. Nothing herein shall insure against loss or damage resulting from subsidence.
5. This policy insures against loss or damage by reason of any violation, variation, encroachment or adverse circumstance affecting the title that would have been disclosed by an accurate survey. The term "encroachment" includes encroachments of existing improvements located on the land onto adjoining land, and encroachments onto the land of existing improvements located on adjoining land.

This policy consists of Schedule A and Schedule B.

First American Title Insurance Company

BY: *Gary L. Kenneth* PRESIDENT
ATTEST: *Mark R. Amos* SECRETARY



ADDENDUM TO SHORT FORM
RESIDENTIAL LOAN POLICY

ADDENDUM TO POLICY NUMBER: 320-714475

SCHEDULE B (continued)

In addition to the matters set forth on Schedule B of the Policy to which this addendum is attached this Policy does not insure against loss or damage by reason of the following:

1. Taxes and assessments for the year(s) 2006 plus any penalties and interest which may accrue.
2. Subject to matters of plat of Fowler Estates Subdivision, Addition No. 1, according to the plat thereof as recorded in Plat Book T, Page 40, Public Records of CALHOUN County, AL.
3. Terms, provisions, covenants, conditions, easements, restrictions, charges, assessments, liens and all other matters as may be set forth of record, but omitting any covenant, condition or restriction, if any, based on race, color, religion, sex, handicap, familial status, or national origin unless and only to the extent that the covenant, condition or restriction (a) is exempt under Title 42 of the United States Code, or (b) relates to handicap, but does not discriminate against handicapped persons.
4. Easement granted to South Central Bell, filed in Book 1507, Page 960, Public Records of CALHOUN County,

FINAL TRUTH-IN-LENDING DISCLOSURE

LENDER: ERA Mortgage
 DATE PREPARED: 5/11/2007
 LOAN NUMBER: 2830
 BORROWER: April L Kennedy
 CURRENT ADDRESS: 2513 COLDWATER ROAD, ANNISTON, AL 36201

ANNUAL PERCENTAGE RATE The cost of your credit at a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
6.403 %	\$ 384,577.04	\$ 305,355.14	\$ 689,932.18

Payments: Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due - Monthly Beginning
359	1,916.49	07/01/2007
1	1,912.27	06/01/2007

Demand Features: ☒ This obligation does not have a demand feature. ☐ This obligation has a demand feature.
 Adjustable Rate: ☒ This loan does not have a variable rate feature. ☐ This loan has a variable rate feature. Disclosure has been provided to you.
 Late Charge: If a payment is more than Fifteen (15) days late, you will be charged Five percent (5.00%) of the overdue payment.

Prepayment: If you pay off early you:
☐ may ☒ will not have to pay a penalty.
☐ may ☒ will not be entitled to a refund of part of the finance charge.

Security: You are giving us a security interest in: 101 KARIAN COURT OXFORD, AL 36203
☒ The property being purchased.
☐ The property being refinanced.
☐ 101 KARIAN COURT OXFORD, AL 36203

Insurance: Properly Insurance or Fire and extended coverage is required as a condition of your loan. In addition, if the property securing this loan is located in a flood hazard area, you will be required to purchase flood insurance. You may obtain insurance from anyone you want that is acceptable to Lender.

Assumption: ☐ Someone buying your house may be allowed to assume the remainder of the mortgage on the original terms (subject to certain conditions). ☒ Someone buying your house cannot assume the remainder of the mortgage on the original terms.

See your contract documents for any additional information about prepayment refunds, penalties, any required prepayment in full before the scheduled date, non-payment and default.

☐ All dates and numerical disclosures except the late payment disclosures are estimates.

This is neither a contract nor commitment to lend.

I/We acknowledge receiving and reading a complete copy of this disclosure.

April L. Kennedy 5-15-07
 April L Kennedy BORROWER/DATE

BORROWER/DATE

BORROWER/DATE

BORROWER/DATE

III. QUESTIONS AND ANSWERS ABOUT "TRUTH-IN-LENDING" STATEMENT

Federal law provides that you receive a "Truth-In-Lending Disclosure Statement." Study it carefully as well as the other information about your loan we gave you. Your loan is an important transaction. Following are some of the most frequently asked questions about the Truth-In-Lending Statement and their answers. Additional information can be obtained from your real estate agent or mortgage loan officer.

Q. What is a Truth-In-Lending Disclosure Statement and Why Do I Receive It?

A. Your Disclosure Statement provides information which Federal law requires us to give you. The purpose of the statement is to give you information about your loan and help you shop for credit.

Q. What is the ANNUAL PERCENTAGE RATE?

A. The Annual Percentage Rate, or APR, is the cost of your credit expressed in terms of an annual rate. Because you may be paying "points" and other closing costs, the APR disclosed is often higher than the interest rate on your loan. The APR can be compared to other loans for which you may have applied and gives you a fair method of comparing price.

Q. What is the AMOUNT FINANCED?

A. The amount financed is the mortgage amount applied for minus prepaid finance charges and any required deposit balance. Prepaid finance charges include items such as loan origination fee, commitment or placement fee (points), adjusted interest, and initial mortgage insurance premium. The Amount Financed represents a *net* figure used to allow you to accurately assess the amount of credit actually provided.

Q. Does this mean I will get a lower mortgage than I applied for?

A. No. If your loan is approved for the amount you applied for, that's how much will be credited toward your home purchase or refinance at settlement.

Q. Why is the ANNUAL PERCENTAGE RATE different from the interest rate for which I applied? Why is the AMOUNT FINANCED different?

A. The Amount Financed is lower than the amount you applied for because it represents a *net* figure. If someone applied for a mortgage of \$50,000 and their prepaid finance charges total \$2,000, the amount financed would be shown as \$48,000, or \$50,000 minus \$2,000.

The APR is computed from this *lower* figure, based on what your proposed payments would be. In a \$50,000 loan with \$2,000 in prepaid finance charges, and an interest rate of 14%, the payments would be \$592.44 (principal and interest) on a loan with a thirty year term. Since the APR is based on the *net* amount financed, rather than on the actual mortgage amount, and since the payment amount remains the same, the APR is higher than the interest rate. It would be 14.62%. If this applicant's loan were approved he would still receive a \$50,000 loan for thirty years with monthly payments @ 14% of \$592.44.

Q. How will my payments be affected by the Disclosure Statement?

A. The Disclosure Statement only discloses your estimated payments. The interest rate determines what your monthly principal and interest payment will be.

Q. What is the FINANCE CHARGE?

A. The Finance Charge is the cost of credit. It is the total amount of interest calculated at the interest rate over the life of the loan, plus prepaid finance charges and the total amount of mortgage insurance charged over the life of the loan. This figure is *estimated* on the disclosure statement given with your application.

Q. What is the TOTAL OF PAYMENTS?

A. This figure indicates the total amount you will have paid, including principal, interest, prepaid finance charges, and mortgage insurance if you make the minimum required payments for the entire term of the loan. This figure is *estimated* on the Disclosure Statement and is estimated in any adjustable rate transaction.

Q. My statement says that if I pay the loan off early, I will not be entitled to a refund of part of the finance charge. What does this mean?

A. This means that you will be charged interest for the period of time in which you used the money loaned to you. Your *prepaid* finance charges are not refundable. Neither is any interest which has already been paid. If you pay the loan off early, you should not have to pay the full amount of the "finance charges" shown on the disclosure. This charge represents an estimate of the full amount the loan would cost you if the minimum required payments were made each month through the life of the loan.

Q. Why must I sign the Disclosure Statement?

A. Lenders are required by law to provide the information on this statement to you in a timely manner. Your signature merely indicates that you have received this information, and does not obligate either you or the Lender in any way.

SIGNATURE/NAME AFFIDAVIT

DATE: May 15, 2007

LOAN #: [REDACTED] 2830

BORROWER: April L Kennedy

THIS IS TO CERTIFY THAT MY LEGAL SIGNATURE IS AS WRITTEN AND TYPED BELOW.
(This signature must exactly match signatures on the Note and Mortgage or Deed of Trust.)

April L Kennedy

(Print or Type Name)

Signature

April L. Kennedy

(If applicable, complete the following.)

I AM ALSO KNOWN AS:

(Print or Type Name)

Signature

(Print or Type Name)

Signature

(Print or Type Name)

Signature

(Print or Type Name)

Signature

and that

and the same person.

are one

State/Commonwealth of AL
County/Parish of TALLADEGA

Subscribed and sworn (affirmed) before me
this 15th day of May

Cynthia Roden
2007

Notary Public in and for
the State/Commonwealth of AL
County/Parish of TALLADEGA
My Commission Expires:

Cynthia Roden

CYNTHIA RODEN
Notary Public, Calhoun County
Alabama State At Large
My Commission Expires
October 11, 2008

3/01

VMP-304 (0103) 01

VMP Mortgage Solutions (800) 521-7291

5/1/2007 3:21 PM

Chase 00028

2010 CALENDAR

January 2010	February 2010	March 2010	April 2010
S M T W T F S	S M T W T F S	S M T W T F S	S M T W T F S
3 4 5 6 7 8 9	1 2 3 4 5 6 7	1 2 3 4 5 6 7	1 2 3 4 5 6 7
10 11 12 13 14 15 16	8 9 10 11 12 13 14	8 9 10 11 12 13 14	8 9 10 11 12 13 14
17 18 19 20 21 22 23	15 16 17 18 19 20 21	15 16 17 18 19 20 21	15 16 17 18 19 20 21
24 25 26 27 28 29 30	22 23 24 25 26 27 28	22 23 24 25 26 27 28	22 23 24 25 26 27 28
31	29	29 30 31	29 30

May 2010	June 2010	July 2010	August 2010
S M T W T F S	S M T W T F S	S M T W T F S	S M T W T F S
2 3 4 5 6 7 8	1 2 3 4 5 6 7	1 2 3 4 5 6 7	1 2 3 4 5 6 7
9 10 11 12 13 14 15	8 9 10 11 12 13 14	8 9 10 11 12 13 14	8 9 10 11 12 13 14
16 17 18 19 20 21 22	15 16 17 18 19 20 21	15 16 17 18 19 20 21	15 16 17 18 19 20 21
23 24 25 26 27 28 29	22 23 24 25 26 27 28	22 23 24 25 26 27 28	22 23 24 25 26 27 28
30 31	29 30	29 30 31	29 30 31

September 2010	October 2010	November 2010	December 2010
S M T W T F S	S M T W T F S	S M T W T F S	S M T W T F S
6 7 8 9 10 11 12	3 4 5 6 7 8 9	7 8 9 10 11 12 13	5 6 7 8 9 10 11
13 14 15 16 17 18 19	10 11 12 13 14 15 16	14 15 16 17 18 19 20	12 13 14 15 16 17 18
20 21 22 23 24 25 26	17 18 19 20 21 22 23	21 22 23 24 25 26 27	19 20 21 22 23 24 25
27 28 29 30	24 25 26 27 28 29 30	28 29 30	26 27 28 29 30 31

2011 CALENDAR

January 2011	February 2011	March 2011	April 2011
S M T W T F S	S M T W T F S	S M T W T F S	S M T W T F S
2 3 4 5 6 7 8	1 2 3 4 5 6 7	1 2 3 4 5 6 7	1 2 3 4 5 6 7
9 10 11 12 13 14 15	8 9 10 11 12 13 14	8 9 10 11 12 13 14	8 9 10 11 12 13 14
16 17 18 19 20 21 22	15 16 17 18 19 20 21	15 16 17 18 19 20 21	15 16 17 18 19 20 21
23 24 25 26 27 28 29	22 23 24 25 26 27 28	22 23 24 25 26 27 28	22 23 24 25 26 27 28
30 31	29	29 30 31	29 30

May 2011	June 2011	July 2011	August 2011
S M T W T F S	S M T W T F S	S M T W T F S	S M T W T F S
1 2 3 4 5 6 7	1 2 3 4 5 6 7	1 2 3 4 5 6 7	1 2 3 4 5 6 7
8 9 10 11 12 13 14	8 9 10 11 12 13 14	8 9 10 11 12 13 14	8 9 10 11 12 13 14
15 16 17 18 19 20 21	15 16 17 18 19 20 21	15 16 17 18 19 20 21	15 16 17 18 19 20 21
22 23 24 25 26 27 28	22 23 24 25 26 27 28	22 23 24 25 26 27 28	22 23 24 25 26 27 28
29 30 31	29 30	29 30 31	29 30 31

September 2011	October 2011	November 2011	December 2011
S M T W T F S	S M T W T F S	S M T W T F S	S M T W T F S
4 5 6 7 8 9 10	2 3 4 5 6 7 8	6 7 8 9 10 11 12	4 5 6 7 8 9 10
11 12 13 14 15 16 17	9 10 11 12 13 14 15	13 14 15 16 17 18 19	11 12 13 14 15 16 17
18 19 20 21 22 23 24	16 17 18 19 20 21 22	20 21 22 23 24 25 26	18 19 20 21 22 23 24
25 26 27 28 29 30	23 24 25 26 27 28 29	27 28 29 30	25 26 27 28 29 30 31

2012 CALENDAR

January 2012	February 2012	March 2012	April 2012
S M T W T F S	S M T W T F S	S M T W T F S	S M T W T F S
1 2 3 4 5 6 7	1 2 3 4 5 6 7	1 2 3 4 5 6 7	1 2 3 4 5 6 7
8 9 10 11 12 13 14	8 9 10 11 12 13 14	8 9 10 11 12 13 14	8 9 10 11 12 13 14
15 16 17 18 19 20 21	15 16 17 18 19 20 21	15 16 17 18 19 20 21	15 16 17 18 19 20 21
22 23 24 25 26 27 28	22 23 24 25 26 27 28	22 23 24 25 26 27 28	22 23 24 25 26 27 28
29 30 31	29	29 30 31	29 30

May 2012	June 2012	July 2012	August 2012
S M T W T F S	S M T W T F S	S M T W T F S	S M T W T F S
6 7 8 9 10 11 12	3 4 5 6 7 8 9	1 2 3 4 5 6 7	5 6 7 8 9 10 11
13 14 15 16 17 18 19	10 11 12 13 14 15 16	8 9 10 11 12 13 14	12 13 14 15 16 17 18
20 21 22 23 24 25 26	17 18 19 20 21 22 23	15 16 17 18 19 20 21	19 20 21 22 23 24 25
27 28 29 30 31	24 25 26 27 28 29 30	22 23 24 25 26 27 28	26 27 28 29 30 31

September 2012	October 2012	November 2012	December 2012
S M T W T F S	S M T W T F S	S M T W T F S	S M T W T F S
2 3 4 5 6 7 8	7 8 9 10 11 12 13	4 5 6 7 8 9 10	2 3 4 5 6 7 8
9 10 11 12 13 14 15	14 15 16 17 18 19 20	11 12 13 14 15 16 17	9 10 11 12 13 14 15
16 17 18 19 20 21 22	21 22 23 24 25 26 27	18 19 20 21 22 23 24	16 17 18 19 20 21 22
23 24 25 26 27 28 29	28 29 30 31	25 26 27 28 29 30	23 24 25 26 27 28 29

DEFENDANT'S
EXHIBIT
2
PENDING

CHASE HOME FINANCE LLC
FAX COVER SHEET

Date: 8/24/2010

If you do not receive a clear transmission, please call us at: (800) 848-9136

Deliver To: April L. Kennedy

Sent From: Chase Home Finance LLC (OH4-7302)
3415 Vision Drive
Columbus, OH 43219-6009
(800) 848-9136 Customer Care
(800) 582-0542 TDD / Text
Telephone

Fax: [REDACTED]

Confidentiality Notice:

Per your request, the documents were sent via the fax number provided to Chase Home Finance LLC by you or your representative. If you do not receive any or all of the pages properly, please call us at (800) 848-9136. This transmission is only intended for the use of the individual or entity to which it is addressed, and may contain information that is confidential or privileged under law. If the reader of this message is not the intended recipient, you are hereby notified that retention, dissemination, distribution, disclosure, printing, copying, or use of any of the information contained in or attached to this fax is strictly prohibited. If you received this fax in error, please notify the sender immediately by telephone and destroy the original. Thank you.

Joanne L. Palmera





8/24/2010

Loan Number: 4276

Requestor:
April L. Kennedy
Fax: [REDACTED]

Borrower Name and Property Address:
April L. Kennedy
101 Karlan Court
Oxford, AL 36203-0000

BREAKDOWN OF AMOUNT OWED

Principal Balance:	\$296,322.00	Late Charge Balance:	\$287.43
Interest from 06/01/2010 to 09/03/2010:	\$4,858.78	Recording Fee:	\$15.50
Escrow Advance Balance:	\$94.87		

Total Amount Secured by Mortgage: \$301,578.58

Facsimile Fees: \$30.00

Total Amount Owed Including Service Fees: \$301,608.58

Interest Rate:	6.35000%
Per Diem:	\$51.55
Monthly Late Charge:	\$95.81

Chase Home Finance LLC (CHF) will issue and mail the annual tax and interest statement (substitute form 1098) record at the end of the calendar year. IF THE PROPERTY IS SOLD, PLEASE PROVIDE THE SELLER'S FORWARDING ADDRESS BELOW:

If your Note or Rider requires you to pay a Prepayment Penalty fee and you are obtaining this payoff quote demand for the purposes of selling your property to an unrelated third party, please fax a copy of your sales contract to (614) 422-7575. If you have any questions, please contact Customer Care at (800) 848-9136.

The above figures are subject to final verification upon receipt of the payoff remittance by Chase. Except where prohibited, Chase reserves the right to adjust the above figures and refuse any funds which are insufficient to pay the Total Amount Secured by the Mortgage for any reason including but not limited to error in calculation of the Total Amount Secured by the Mortgage, previously dishonored check or money order, stop payment of checks or ACH payments or additional disbursements made by Chase between the date of this payoff statement and the receipt of funds. The Total Amount Secured by the Mortgage, pursuant to this statement, is further conditioned upon:

1. If the payoff remittance is insufficient to pay the Total Amount Secured by the Mortgage, Chase will withdraw funds from the borrower(s) escrow account, if available, to complete such payoff. If sufficient funds are not in the escrow to complete such payoff, the check will be returned with a new quote. Insufficient payoff funds remitted via wire transfer will be returned and a new quote will need to be ordered.
2. All checks that have been tendered to CHF in satisfaction of monthly payments must have cleared the borrower's bank. DO NOT PLACE A "STOP PAYMENT" ON CHECKS previously mailed to CHF or cancel ACH debits by CHF prior to prepayment in full. A late charge fee will be assessed at the close of business if the current payment is not received by 07/16/2010, and a late charge should be added to the Total Amount Secured by the Mortgage if payment is received by CHF after the late charge assessment date. You may call (800) 848-9136 to ascertain the late charge amount.
3. Disbursements of all escrowed items (e.g., hazard, flood and PMI insurance, taxes, etc.) WILL BE PAID FROM ESCROW AS NORMALLY SCHEDULED (up to the date payoff funds are received). It is the responsibility of the borrower(s) and their closing agent (if applicable) to obtain a refund should a double payment of taxes or insurance occur. If you require confirmation of any recent escrow disbursements, please call (800) 848-9136. Any remaining escrow balance or overpayment will be mailed directly to the borrower(s) within thirty (30) business days after processing the funds required to pay the Total Amount Secured by the Mortgage. WE WILL NOT ACCEPT OR PROCESS ESCROW ASSIGNMENTS.
4. Payoff funds should be remitted via wire transfer to: Please note: FUNDS THAT CANNOT BE IDENTIFIED WILL BE RETURNED.

JPMorgan Chase Bank, N.A.
ACCOUNT NUMBER [REDACTED]
ABA ROUTING NUMBER [REDACTED]
ACCOUNT NAME: Chase Home Finance LLC Payoff Wire Account
ODI Text: (enter loan number in ODI text field)
WIRE DESCRIPTION MUST INCLUDE CHASE HOME FINANCE LLC LOAN NUMBER, CUSTOMER NAME,
PROPERTY ADDRESS, AND AGENT'S CONTACT INFORMATION
ATTN: PAYOFF PROCESSING

If you are not remitting funds via wire transfer, payoff funds must be in the form of a CASHIER'S CHECK or OFFICIAL BANK CHECK payable and forwarded to:

CHASE HOME FINANCE LLC
ATTN: DEPARTMENT PP-7456
3415 VISION DRIVE
COLUMBUS OH 43219

For correct identification and posting, THE CHASE HOME FINANCE LLC LOAN NUMBER MUST BE PROVIDED ON THE PAYOFF CHECK. Please note: FUNDS THAT CANNOT BE IDENTIFIED WILL BE RETURNED.

5. If a recording fee is not included in the Total Amount Secured by the Mortgage, the mortgage/release documents will be returned to the borrower(s) or borrower(s) agent for satisfaction, and any charges for recording the release of lien will be the responsibility of the borrower(s) unless otherwise required by applicable law. Please provide a forwarding address for the borrower(s), when applicable, and the name, address and telephone number of the payer, if different from the borrower(s).

6. You understand and agree that if Chase received and processed a payoff and subsequently is requested to return such payoff funds due to loan rescission or for any other reason, unless prohibited by law, Chase will charge a reload fee of \$1,000.00. Said fee must be remitted to Chase before payoff funds will be returned to compensate Chase for its time and costs incurred in reloading such loan onto its system.

7. Notice to ACH Customers: Chase requires notice at least five (5) business days prior to payoff to cancel your automatic payment deductions. This request can be made at Chase.com or in writing to the following address:

CHASE HOME FINANCE LLC
ATTN: ACH CANCELLATION
PO Box 24696
Mail Code OH4-7302-ACH
Columbus, OH 43224
FAX 614-422-7575

Otherwise, the Chase ACH program will remain in effect until payoff funds are received and the loan is paid in full.

8. If you are paying off your loan as a result of the recent hurricane, please contact Customer Care at (800) 848-9136 to see if Chase can offer you assistance.

COPY

August 31, 2010

Alabama Operations Center
P.O. Box 830815
Birmingham, AL 35282-8727

Chase Home Finance LLC
Attn: Department PP-7456
3415 Vision Drive
Columbus, OH 43219

RE: Claim Number: 01-Q276-360
Date of Loss: June 14, 2010

Dear Chase Home Finance:

Enclosed is a draft in the amount of \$301,608.58 for the payoff of loan [REDACTED] 4276. The payment is on behalf of our insured April L. Kennedy. If you have any questions please contact me at the number listed below.

Sincerely,

Sam Woodward
Claim Representative
(256) 390-3424

State Farm Fire and Casualty Company

For your insurance and financial needs, please contact an agent or visit statefarm.com(R).



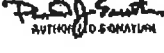


HOME OFFICES: BLOOMINGTON, ILLINOIS 61710

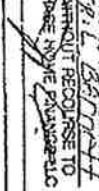
Barnett v. Chase
PL0005

Sam Woodward

From: Erica Richardson
Sent: Tuesday, December 21, 2010 10:14 AM
To: Sam Woodward
Subject: check copy requested

	STATE FARM FIRE AND CASUALTY COMPANY BIRMINGHAM, AL ALABAMA FIRE 09-591 1732	MACROVIA BANK, NA 04-975/612 CHARLOTTE, NC	1 09 897934 J
CLAIM NO 01-0270-380 LOSS DATE 08-14-2010	INSURED BARNETT, APRIL	DATE 08-31-2010 MM DD YYYY	
*****EXACTLY THREE HUNDRED ONE THOUSAND SIX HUNDRED EIGHT AND 58/100 DOLLARS			\$***301,608.58
Pay to the Order of: CHASE HOME FINANCE LLC ITS SUCCESSORS AND/OR ASSIGNS PO BOX 47020 DORAVILLE GA 30382-0020			 AUTHENTICATED SIGNATURE  AUTHENTICATED SIGNATURE
1276 SEP 07 2010 Mail / Funds Control			
⑈0917897934⑈ ⑆061209756⑆ 2079900091274⑈			

Pay to the Order of Chase Home Finance

WAY TO THE ORDER OF
APRIL BARNETT
WITHOUT RECOURSE TO
CHASE HOME FINANCE LLC
BY 

This check is payable to the order of the payee and is subject to the terms and conditions of the account agreement.

MUST BE ENDORSED BY ALL PAYEES

DEED 960 700
Recorded in Above Book and Page
02/16/2011 09:54:42 AM
Elly Atkinson
Probate Judge
Talladega County, AL

Prepared by/Record and Return To
RICHELLE MARTINEZ
Chase Home Planner LLC
Reconveyance Services
780 Kinross Lane, Suite A
PO Box 4025
Monroe, LA 71203
Telephone No: 1-866-756-8747
Mtn 1000210104-43478309
MENS Phone, if applicable 1-888-670-6377

CORPORATE CANCELLATION

State of Alabama
County of TALLADEGA

The debt made by ARTHUR L. KENNEDY recorded on May 16, 2007 in Volume/Book 1330 Page 164 Document #A of the Records in the Office of the Judge of Probate of TALLADEGA County, State of Alabama, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR ERA MORTGAGE; having been paid in full, said debt is hereby fully canceled, this February 7, 2011.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.


TONIA G. ARTHUR
Vice President

State of Louisiana
Parish County of ORLEANS

I, ANNY GOTT, 66396, a Notary Public, in and for said Parish/County and State, hereby certify that TONIA G. ARTHUR, whose name as Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., is signed in the foregoing release and cancellation, and who is known to me, acknowledged before me, this, being informed of the contents of said instrument TONIA G. ARTHUR as such officer and with full authority, executed the same voluntarily for and as the act of said corporation, on the day the same bears date

Given under my hand and seal this February 7, 2011

ANNY GOTT - Notary
Notary Public
LIFETIME COMMISSION

Loan Number: 1270
County of TALLADEGA
Investor Number: 800
Investor Loan Number: 1461
Cancellation Date: 01-27-11

Recording Fee 15.50
TOTAL 15.50

Recording Fee 15.50



Chase 00033



Chase Home Finance LLC
Attn: Loss Draft Department
Mail Code: OH4-7328
3415 Vision Drive
Columbus, OH 43219
(800) 848-9136

December 16, 2010

April Kennedy
101 Karian Ct
Oxford, AL 36203

Re: Account #XXXXXX4276

Dear April Kennedy:

This letter is confirmation that your loan investor, Fannie Mae, has reached a decision concerning your request to accept the insurance claim funds received in the amount of \$301,608.58 as a settlement for your mortgage loan.

Unfortunately, Fannie Mae has denied your request. Fannie Mae has proposed that you contact the Chase Loss Mitigation department and request to have deed in lieu processed. If you consent to the deed in lieu, the insurance claim proceeds can will be applied to the unpaid principal balance of the loan in order to reduce your debt.

Please contact our Customer Care department at 800-848-9136 and request contact information for the Loss Mitigation department.

Chase's goal is to provide the highest level of quality service to each of our customers. Sincerely,

Lanier Jeffrey
Insurance Specialist
Loss Draft Department

Handwritten signature: 309,608.58



Barnett v. Chase
PL0007

RICE, RICE & SMITH, P.C.

*Attorneys at Law
403 Choocolocco Street
P. O. Box 3267
Oxford, Alabama 36203*

*BRUCE M. RICE
DWIGHT K. RICE
CARY F. SMITH*

*Phone: (256) 831-0098
Fax: (256) 831-8795
E-mail: vickie@ricerice.com*

December 30, 2010

Chase Home Finance LLC
Attn: Loss Draft Payoff Dept.

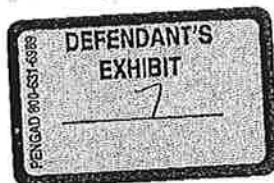
Transmitted Via Fax# 1-678-475-8899

Dear Chase Home Finance:

Please apply the entire amount of my check sent to you August 31, 2010, in the amount of \$301,608.58 to pay off my loan # [REDACTED] 4276, as previously requested per attached statement.

Sincerely,

April Kennedy Barnett
April Kennedy Barnett



Barnett v. Chase
PL0009



Chase Home Finance LLC
3415 Vision Drive
Columbus, Ohio 43219
(800) 848-9136

January 28, 2011

April Kennedy
C/O Rice, Rice & Smith P.C.
403 Choccolocco Street
Oxford, AL 36203

Re: Account #XXXXXX4276
Property address: 101 Karian Ct, Oxford AL 36203

Dear April Kennedy:

This letter is in reference to your insurance claim check which we received recently.

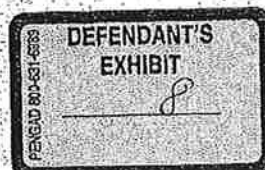
We have applied the amount of your claim check to your account as a payoff. The mortgage loan referenced above was paid in full on 1/27/2011.

Chase's goal is to provide the highest level of quality service. If you have any questions, please contact the Insurance Department at (800) 848-9136. You may speak with a Customer Care Specialist, available Monday through Friday from 8:00 a.m. to 5:00 p.m., Eastern Standard Time.

Sincerely,

Lanier Jeffrey
Insurance Specialist
Insurance Department

CC: Bruce Rice



Jason Barnett

From: Julia Blair [Jamb1a2@aol.com]
Sent: Wednesday, July 07, 2010 6:27 PM
To: jabjab123@comcast.net
Subject: 101 Karlan Court
Attachments: JAB.ods

01-0276-360

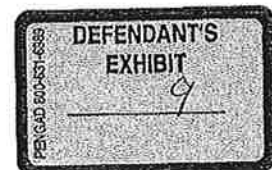
To: Jason and April Barnett
101 Karlan Court
Oxford, AL 36203

From: Blair Homes Inc.
349 Castleman Ln
Leeds, AL 35094
205-229-3882

Subject: Rebuild House and Repair Guest House

Mr. Barnett attached you will find the price to replace your home and repair the guest house. The number to replace your house came in under \$115.00 a foot. This is a excellent number to build a house this nice. If I can be of further assistance please let me know. The number to replace your house is \$619,318.00. The guest house repair, blinds in house, and repair the fence is \$12420.00. I am sorry for your loss it can be devastating to go through a loss such as this. If you need to forward this to anyone else you have my approval. Again, if I can help in any way let me know.

Jamie Blair - 205-229-3882



Sheet1

description	rebuild	actual	actual	price	Itemized
lot				0	
survey				700	
permit				5700	
water tap					
sewer/septic				6500	
plan				650	
excavation				6500	
footing				4200	
walls				9000	
conc/found				29000	
slab				2200	
termites				400	
material	Int/ext doors	trim/framing		103000	
waterproof				4800	
gravel				2500	
framer				30000	
plumber	oil rub bronze fixtures			21000	
heat and air				26000	
electrician				26500	
insulation				15000	
sheetrock	includes material and labor			22500	
brick mason				17500	
brick/mortar				22000	
sand				2000	
hardwood				10560	
cabinets				26000	
trim labor				7300	
tile labor				5000	
tile material				3500	
painter				20000	
marble				3000	
countertop	granite for kitchen			6000	
appliance				8500	
stair parts				3500	
roofer				2500	
light fix				6000	
carpet				4000	
shelving				3000	
mirror				1200	
shower door				800	
fireplace				5000	
mantel				1200	
gutters				3000	
garage door				4900	
deck	screen			6000	
driveway				4500	
mailbox				500	
concrete drive				5000	
interest				4000	
gas				400	
power				700	

01-9276-340

Sheet1

clean up	6000 includes final
portlet	720
landscape	12000
base sprinkler	2000
pedastel/bombay	650
silt fence/erosion	500
well	0
builder risk	1740
brick linels/columns/stoops	4000
siding/cornice	4000
sub total	533320
overhead	6000
Profit 15%	79998
grand total	619318

01-Q274-360

LIST OF EXISTING ITEMS AND FURNISHINGS

Blinds	3000
repair fence.	1000
repair guest house	6800
sub total	10800
Profit 15%	1620
grand total	12420

01-0276-360

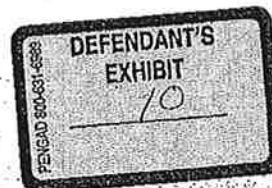
Chris Birchfield Const.

Oxford, AL 36203

(256)239-7412

This estimate, as requested by the Barnett Family, is based on the cost of reconstructing the same house with modern updates and new technology that were not popular or not used over 15 years ago. An example of this is poured concrete walls instead of block for basement, ect. Other examples are available upon request, they apply to nearly every residential trade.

Permits, plans, survey, & insurance-	\$4000
Temp. underground power, water, toilet-	\$1700
Erosion control-	\$300
Lot prep. & grade-	\$3500
Footing layout & dig- includes basement overdig-	\$3200
Footing set grade pins, tie rebar & pour- materials & labor-	\$10500
Basement walls- formed & poured solid- materials & labor-	\$45000
Termite pretreat-	\$400
Basement slab- prep., finish, labor, & materials-	\$9500
Frame labor-	\$29500
Building materials- up to the dry-in stage-	\$98500
Front door allowance-	\$3500
Plumbing- labor \$4500, fixtures \$4000-	\$8500
Roof- materials & labor-	\$9500
Electrical- labor \$14000, fixtures \$6000-	\$20000
HVAC- 2 sep. units, 8 tons ac.-	\$24000
Insulation- R19 walls, R30 attic-	\$4700
Sheetrock- labor \$8700, materials \$8500-	\$18200
Interior painting- labor \$14000, materials \$7800-	\$21800
Cabinets- custom built local-	\$27000
Solid surface tops-	\$17500



01-0274-340

Tile floors- all baths, kitchen, laundry-	\$10300
Tile shower & door-	\$3700
Hardwood floors- throughout house-	\$22500
Interior trim- crown throughout, 4 1/4 case, 5 1/4 base- labor & material-	\$16200
Fireplace- 50 ft. chimney, nice rock harth, oak mantle-	\$18500
Exterior brick- labor & materials-	\$21500
Exterior vinyl- soffit only-	\$3800
Exterior dryvit- accents only-	\$1800
Rock exterior- porch walls only-	\$7500
Exterior painting- doors only-	\$450
Gutters-	\$1950
Final grade-	\$2500
Landscape- sod \$4000, plants & labor \$5700-	\$9700
Septic tank- may be damaged from demolition-	\$8700
Security system- upgrade deluxe-	\$2000
Appliances- upgraded-	\$7200
Drop ceilings-	\$3600
Garage doors- 18ft, & 10 ft-	\$2700
Garage slab- labor & materials-	\$2100
Driveway & sidewalks- est. 45 yds. , labor & materials-	\$6750
Porch slabs- front & back-	\$2100
Clean up- initial clean & final clean, no demo.-	\$2200
Rought iron- front only-	\$750
Steps- 8 brick treads-	\$1800
Dirt- est. 12 loads-	\$1400
Irrigation-	\$2500
Closets & bath acc.-	\$1800
Staircase- oak everything- labor & materials-	\$12000

01-0276-340

Waterproof basement walls- spray tar only due to solid walls, with warranty-	\$1200
Guest house repairs-	\$4500
Fence repairs-	\$1250
Company margin-	\$52000
Company Expense & overhead-	\$6000
 Total estimated construction cost-	 \$603750

From the builder:

I am deeply sorry for the loss and tragedy your family has suffered. If there is anything me or my family can do to help you in this time don't hesitate to ask. Also, thank you for the opportunity to assist in the construction of your new home. Even if someone else gets the job, you know I will still help anyway I can.

Good luck, and enjoy your soon to come new home.

Chris Birchfield

01-0676-360

CONSTRUCTION PROPOSAL

Bradshaw & Pitts, LLC

July 9, 2010
Jason and April Barnett House
101 Karian Court
Oxford, Alabama 36203

Bradshaw & Pitts, LLC
P.O. Box 3154
Oxford, Alabama 36203
1-256-310-6651- 1-256-237-9089



01-0274-360

PROPOSAL

July 9, 2010

Contractor:

Bradshaw & Pitts, LLC
P.O. Box 3154
Oxford, Alabama 36203
Company License Number
1-256-310-6651

Project:

Jason and April Barnett House
101 Karian Court
Oxford, Alabama 36203

SCOPE OF WORK:

Replacement Costs of Burned Home

SPECIAL CONDITIONS:

Excludes Demolition

TOTAL BASE PRICE:

\$590,660.71

BASE PRICE INCLUDES:

PROJECT TOTALS

01-2274-340

DIV. 1 - GENERAL REQUIREMENTS

01000 - Building Permits/Plans/Surveying/Insurance	\$4,400.00
01002 - Misc. Labor	\$2,500.00
01500 - Temporary Facilities and Controls	\$1,250.00
01511 - Temporary Electricity	\$1,050.00
01518 - Temporary Water	\$150.00
01523 - Sanitary Facilities	\$570.00
01540 - Construction Aids	\$525.00
01542 - Construction Equipment and Tools	\$3,725.00
01560 - Temporary Barriers and Enclosures	\$150.00
01740 - Cleaning (Progressive and Final)	\$4,823.15

SUBTOTAL DIV. 1 - GENERAL REQUIREMENTS **\$19,143.15**

DIV. 2 - SITE WORK

02000 - Site Work	\$1,500.00
02300 - Grading/Excavation	\$1,892.00
02316 - Backfilling	\$1,731.25
02362 - Termite Control	\$350.00
02370 - Erosion and Sedimentation Control	\$350.00
02540 - Septic Tank	\$5,500.00
02621 - Foundation Draining Piping	\$587.50
02750 - Concrete Driveway	\$8,400.00
02751 - Concrete Pads and Walks	\$1,128.00
02800 - Guest House Repairs	\$4,080.00

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02813 - Lawn Sprinkling and Irrigation	\$2,750.00
02820 - Repair Fence	\$1,500.00
02830 - Retaining Walls	\$3,850.00
02900 - Landscaping/Cut Trees/Replace	\$11,250.00
02919 - Spread Topsoil at Backfilled Areas	\$500.00
SUBTOTAL DIV. 2 - SITE WORK	\$45,368.75

DIV. 3 - CONCRETE

03230 - Anchor Bolts	\$125.00
03300 - Continuous Footings	\$4,280.00
03301 - Slab Foundations	\$4,716.25
03302 - Basement Walls	\$22,405.00
SUBTOTAL DIV. 3 - CONCRETE	\$31,526.25

DIV. 4 - MASONRY

04211 - Brick	\$24,889.00
04880 - Masonry Fireplace	\$8,500.00
SUBTOTAL DIV. 4 - MASONRY	\$33,389.00

DIV. 5 - METALS

05100 - Steel Lintels/Misc. Steel	\$1,915.00
05310 - Steel Decking at Porch	\$225.00
SUBTOTAL DIV. 5 - METALS	\$2,140.00

DIV. 6 - CARPENTRY

06000 - Framing Labor and Equipment	\$25,966.50
06100 - Rough Carpentry	\$2,750.00

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06110 - Wood Framing Materials	\$45,000.00
06130 - Screened Porch	\$6,385.00
06200 - Finish Carpentry	\$15,000.00
06220 - Millwork - Interior Trim	\$14,236.50
06410 - Interior Cabinetry	\$28,700.00
06411 - Siding/Cornice	\$4,220.00
06430 - Stairs	\$3,975.00
SUBTOTAL DIV. 6 - CARPENTRY	\$146,233.00

DIV. 7 - THERMAL AND MOISTURE

07100 - Waterproofing & Dampproofing	\$3,807.00
07200 - Thermal Protection - Insulation	\$12,693.15
07300 - Roof Shingles	\$5,350.00
07130 - Felt	\$275.00
07600 - Flashing and Sheet Metal	\$375.00
07714 - Gutters and Downspouts	\$2,200.00
07920 - Caulking and Sealants	\$250.00
SUBTOTAL DIV. 7 - THERMAL AND MOISTURE	\$24,950.15

DIV. 8 - DOORS AND WINDOWS

08101 - Exterior Doors	\$7,060.00
08210 - Interior Doors	\$4,075.00
08310 - Attic Access Door	\$275.00
08360 - Garage Door / Overhead Door	\$5,000.00

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08710 - Door Hardware	\$1,500.00
08500 - Windows	\$15,500.00
SUBTOTAL DIV. 8 - DOORS AND WINDOWS	\$33,410.00

DIV. 9 - FINISHES

09250 - Gypsum Wallboard	\$18,478.95
09300 - Ceramic Tile	\$7,065.00
09640 - Wood Flooring	\$8,925.00
09680 - Carpet	\$3,024.00
09720 - Wallpaper and Wallcoverings	\$2,500.00
09900 - Paints and Coatings	\$12,437.00
SUBTOTAL DIV. 9 - FINISHES	\$52,429.95

DIV 10 - SPECIALTIES

10000 - General	\$5,000.00
10300 -Fireplace	\$5,500.00
10810 - Toilet Accessories	\$1,000.00
10820 -Mirrors	\$616.00
10822 - Tub and Shower Accessories	\$900.00
10830 - Laundry Shelving/Accessories	\$275.00
10900 - Closet Shelving Allowance	\$1,750.00
SUBTOTAL DIV 10 - SPECIALTIES	\$15,041.00

DIV. 11 - EQUIPMENT

11451 - Appliances	\$6,500.00
SUBTOTAL DIV. 11 - EQUIPMENT	\$6,500.00

01-Q274-340

DIV. 12 - FURNISHINGS

12491 - Blinds \$3,500.00

12493 - Ext. Shutters \$500.00

SUBTOTAL DIV. 12 - FURNISHINGS \$4,000.00**DIV. 13 - SPECIAL CONST.**

13850 - Security System \$2,300.00

SUBTOTAL DIV. 13 - SPECIAL CONST. \$2,300.00**DIV. 15 - MECHANICAL**

15100 - Plumbing \$17,300.00

15720 - HVAC \$23,000.00

SUBTOTAL DIV. 15 - MECHANICAL \$40,300.00**DIV. 16 - ELECTRICAL**

16100 - Electrical \$18,568.75

16500 - Light Fixtures \$6,000.00

SUBTOTAL DIV. 16 - ELECTRICAL \$24,568.75**COMPANY OVERHEAD & MARGIN**

Company Overhead \$5,906.61

Company Margin \$88,599.11

SUBTOTAL COMPANY OVERHEAD & MARGIN \$94,505.71**Grand Total \$590,660.71**

01-9274-340

PROPOSAL

July 9, 2010

Contractor:

Bradshaw & Pitts, LLC
P.O. Box 3154
Oxford, Alabama 36203
Company License Number
1-256-310-6651

Project:

Jason and April Barnett House
101 Karian Court
Oxford, Alabama 36203

SCOPE OF WORK:

Repair guest house

SPECIAL CONDITIONS:

Excludes Demolition

TOTAL BASE PRICE:

\$9,440.00

PRICE INCLUDES:

Remove, dispose, and replace roof; remove, dispose, and replace vinyl soffit; remove, dispose and replace door and casing; remove, dispose, and replace shutters; paint; and minor repairs as needed. Includes overhead and markup.

Listing mls sheet



MLS #: 120018266
 Status: TMP
 Type: SINGLE FAMILY
 Address: 101 Karlan Court
 City: Oxford
 ZIP: 36203
 Arch: OXFORD
 Agent: Sanders, Donna - (256)591-6285; HRA King Real Estate - (256)831-5656

GARG CAP: TWO
 GARG TY: GA
 ACRAGE: U1A
 BSMT: FB
 STYLE: 25
 POOL: NONE
 SQFT: 3000+

General

Asking Price: \$389,900
 Number of Acres: 0.00
 POSSESSION: CLOSING
 ENTERED BY: Lucy
 COMMISSION TO SELLING OFF: 3.5
 OWNER'S NAME: Whitley
 SUBDIVISION: Windwood Estates
 Listing Date: 12/05/2006
 Expiration Date: 12/05/2007
 SHOWING INSTRUCTIONS: APPT ONLY
 LOCK BOX SERIAL NUMBER: 0
 YEAR BUILT: [REDACTED]

MASTER BED/ BEDRM 2 MASTER BEDRM SIZE: 16 x 18
 MASTER BED/ BEDRM 2-BEDROOM 2 LEVEL: U
 MASTER BED/ BEDRM 2-BEDROOM 2 SIZE: 15 x 15
 BEDROOM 3/ BEDROOM 4-BEDROOM 3 LEVEL: U
 BEDROOM 3/ BEDROOM 4-BEDROOM 3 SIZE: 14 x 13
 BEDROOM 3/ BEDROOM 4-BEDROOM 4 LEVEL: U
 BEDROOM 3/ BEDROOM 4-BEDROOM 4 SIZE: 10 x 12
 STUDY/GARAGE-GARAGE LEVEL: M
 BREAKFAST RM/STORAGE-BREAKFAST LEVEL: M
 BREAKFAST RM/STORAGE-BREAKFAST ROOM SIZE: 16 x 14
 REC ROOM/SUN ROOM-SUN ROOM LVL: M
 REC ROOM/SUN ROOM-SUN ROOM SIZE: 13 x 13
 LOT SIZE: SEE ADDENDUM
 DEED BOOK: 0783
 PAGE: 565
 PARCEL: 06-01-11-0-000-002-024
 LOT #: 4
 BLOCK:
 LEGAL:
 DIRECTIONS:
 DIRECTIONS:
 Original Price:
 DOM:

01-0276-360

LIVING RM/DINING RM-DINING ROOM LEVEL: M
 LIVING RM/DINING RM-DINING ROOM SIZE: 12 x 14
 KITCHEN/FAMILY RM-KITCHEN LEVEL: M
 KITCHEN/FAMILY RM-KITCHEN SIZE: 16 x 12
 KITCHEN/FAMILY RM-FAMILY ROOM LEVEL: M
 KITCHEN/FAMILY RM-FAMILY ROOM SIZE: 30 x 16
 MASTER BED/ BEDRM 2-MASTER BEDRM LEVEL: U

Lot 4 Windwood Estates 1st Addition
 Hwy 21 S, R at NP Section, then R on Denney Rd, R
 on Woodridge, 2nd L on Karan, House in cul-de-sac
 \$389,900
 2

Features

* CONSTRUCTION
 BRICK
 * EXTERIOR TREATMENTS
 VINYL
 BRICK
 * WATER
 CITY
 * SEWER
 SEPTIC
 * WATER HEATER
 GAS
 * WINDOW
 DOUBLE PANE
 VINYL CLAD
 * ROOF
 SHINGLE COMP
 * FLOORS
 CARPET
 VINYL
 HARDWOOD

* FLOORS cont.
 TILE
 CERAMIC
 * COOLING
 CENTRAL BLOC
 * WINDOW TREATMENTS
 BLINDS STAY
 * HEATING
 GAS
 * LAUNDRY
 UPPER LEVEL
 * APPLIANCES
 STOVE
 OVEN
 DISHWASHER
 MICROWAVE
 REFRIGERATOR

* FIREPLACE
 ONE
 GAS LOG
 MASONRY
 * FENCE
 CHAIN LINK
 PRIVACY
 WOOD
 * INTERIOR
 MULTIPLE PTIONS LINES
 CABLE
 SATELLITE
 GARAGE DOOR OPENER
 WALK-IN CLOSET
 JACUZZI TUB
 SECURITY SYSTEM
 * EXTERIOR
 PATIO
 PORCH

* EXTERIOR cont.
 PORCH-SCREENED
 LANDSCAPING
 * EXTERIOR FEATURES
 GUTTERS
 PATIO
 PORCH-SCREENED
 LANDSCAPING
 * OUTBUILDINGS
 GUEST HOUSE

Financial

PROPERTY TAX: 1100

INSURANCE: 1100

Remarks

This home is in pristine condition. Is move in perfect. 1 yr HRA Home Warranty is included. Sq. Ft. per tax record does not include the brick self contained teen/guest suite which is stated at approx. 950 +/- sq. ft. Teen/Guest suite features ... (cont'd)

Addendum

REMARKS CONT'D: full bath, walk-in closet and 35x24 living area. Custom kitchen with ceramic tile is open to sunroom and oversized breakfast area. Sunken family room includes stacked rock fireplace, massive built in shelving, and tons of windows with transoms. All of the rooms in this home are large plus a full unfinished basement. Amenities and space for the whole family.
 CALL LISTING AGENT FOR APPT. LISTING AGENT MUST BE PRESENT TO SHOW.
 LOT SIZE: 33.3 x 166.08 x 287.6 x 162.14 x 185.4

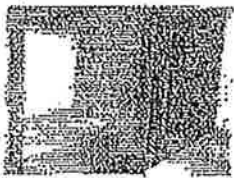
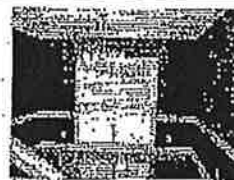
This information is deemed reliable, but not guaranteed.

12/06/2006 04:44 PM

SF 0690

Additional Pics

Continued for MLS# 120018266



01-Q274-360

This information is deemed reliable, but not guaranteed.

12/06/2006 04:44 PM

2

SF 0691

INVOICE
Invoice Number
Invoice Date

INVIGIL

Envelope Number:

Printed Date:

100

Customer Information:

Erasmus Kuchner

2000

McGraw-Hill
Education

06/18/2007

155

Order hot combs at

WILLIAMSON

WILLIS TOWNS

11/14/2014 11:07 AM

506/654/655

SUBJECTS

20160526

0-800-762-2222

2007/08/16

10

100

016015

1662

13

10

15

10

10

100

PENKAD 800-631-6989
 DEFENDANT'S
 EXHIBIT
 12

Invoice Data

[illegible]

32243 Highway 280
Chickadee, AL 36014
256-378-3277 PH

INVOICE
Invoice Number:
Invoice Date:

Category of Information:

[illegible]

Order Information:

STOKCRAFT 15-22-00

De la dévotion à la sainte Vierge.

[illegible]

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
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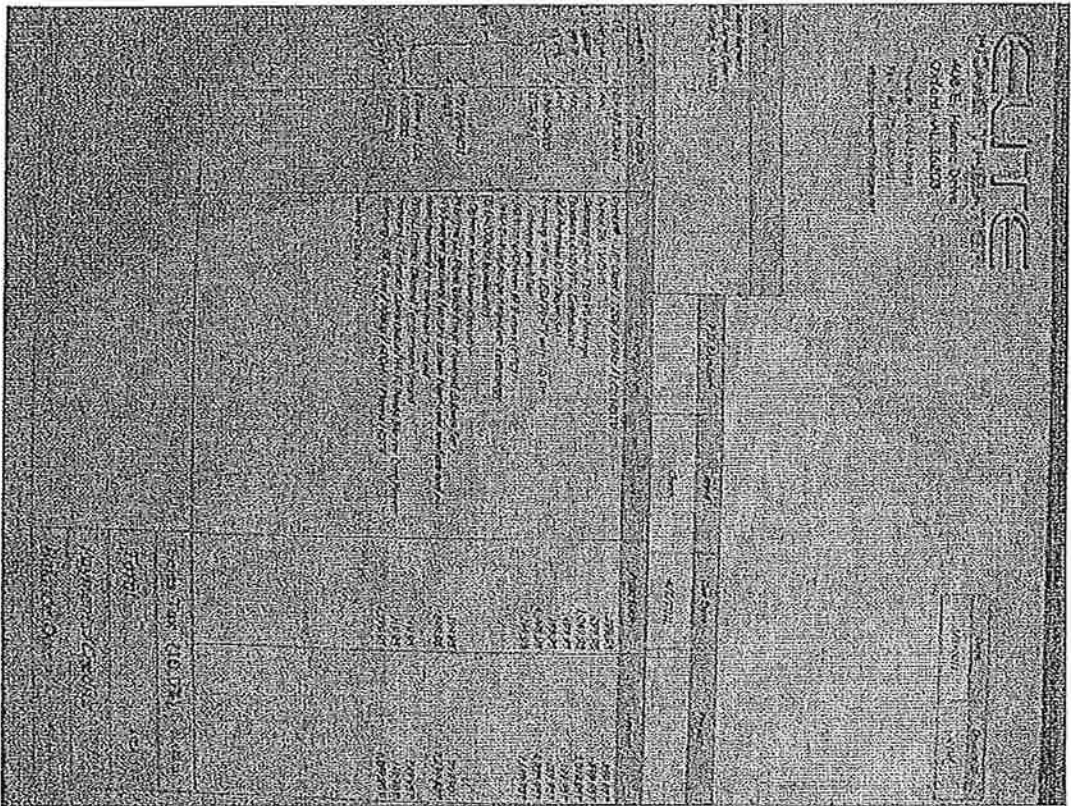
Coastal Company, Inc.
Furniture
Case Type
2226 Highway 280
Chadwick, AL 36044
256-788-2271 FAX
256-781-1248 FAX

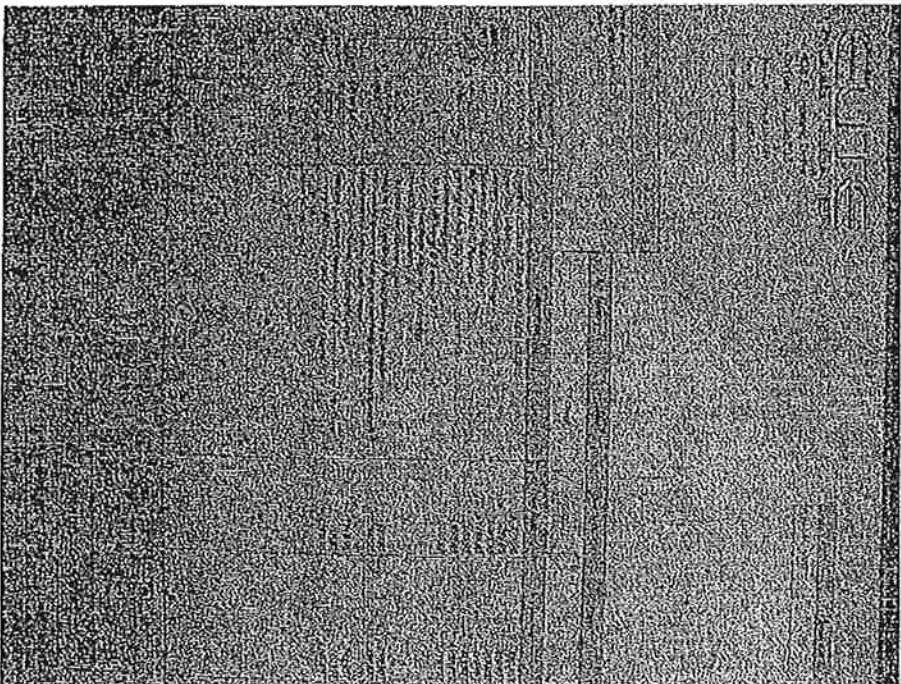
INVOICE
Invoice Number
0000762
Invoice Date

Project Information		Project Details		Project Status	
Project Name	Project ID	Project Manager	Project Start Date	Project End Date	Project Status
Project A	101	John Doe	2023-01-01	2023-03-31	Completed
Project B	102	Jane Smith	2023-02-01	2023-04-30	In Progress
Project C	103	Mike Johnson	2023-03-01	2023-05-31	On Hold
Project D	104	Sarah Brown	2023-04-01	2023-06-30	Planned
Project E	105	David Wilson	2023-05-01	2023-07-31	Not Started
Project F	106	Emily Davis	2023-06-01	2023-08-31	Not Started
Project G	107	Chris Miller	2023-07-01	2023-09-30	Not Started
Project H	108	Alexander Lee	2023-08-01	2023-10-31	Not Started
Project I	109	Olivia White	2023-09-01	2023-11-30	Not Started
Project J	110	Benjamin Green	2023-10-01	2023-12-31	Not Started

[illegible]

Customer Address		Company Name	
222 S. HARRIS RD. CHANDLER, AZ 85004 (602) 997-7700 (602) 997-7700		CONTOUR COMPANY, INC. 1000 N. 10TH AVE. CHANDLER, AZ 85004 (602) 997-7700	
Product	Quantity	Unit Price	Total Price
1. 1000 N. 10TH AVE.	1	1000.00	1000.00
2. 1000 N. 10TH AVE.	1	1000.00	1000.00
3. 1000 N. 10TH AVE.	1	1000.00	1000.00
4. 1000 N. 10TH AVE.	1	1000.00	1000.00
5. 1000 N. 10TH AVE.	1	1000.00	1000.00
6. 1000 N. 10TH AVE.	1	1000.00	1000.00
7. 1000 N. 10TH AVE.	1	1000.00	1000.00
8. 1000 N. 10TH AVE.	1	1000.00	1000.00
9. 1000 N. 10TH AVE.	1	1000.00	1000.00
10. 1000 N. 10TH AVE.	1	1000.00	1000.00
11. 1000 N. 10TH AVE.	1	1000.00	1000.00
12. 1000 N. 10TH AVE.	1	1000.00	1000.00
13. 1000 N. 10TH AVE.	1	1000.00	1000.00
14. 1000 N. 10TH AVE.	1	1000.00	1000.00
15. 1000 N. 10TH AVE.	1	1000.00	1000.00
16. 1000 N. 10TH AVE.	1	1000.00	1000.00
17. 1000 N. 10TH AVE.	1	1000.00	1000.00
18. 1000 N. 10TH AVE.	1	1000.00	1000.00
19. 1000 N. 10TH AVE.	1	1000.00	1000.00
20. 1000 N. 10TH AVE.	1	1000.00	1000.00
21. 1000 N. 10TH AVE.	1	1000.00	1000.00
22. 1000 N. 10TH AVE.	1	1000.00	1000.00
23. 1000 N. 10TH AVE.	1	1000.00	1000.00
24. 1000 N. 10TH AVE.	1	1000.00	1000.00
25. 1000 N. 10TH AVE.	1	1000.00	1000.00
26. 1000 N. 10TH AVE.	1	1000.00	1000.00
27. 1000 N. 10TH AVE.	1	1000.00	1000.00
28. 1000 N. 10TH AVE.	1	1000.00	1000.00
29. 1000 N. 10TH AVE.	1	1000.00	1000.00
30. 1000 N. 10TH AVE.	1	1000.00	1000.00
31. 1000 N. 10TH AVE.	1	1000.00	1000.00
32. 1000 N. 10TH AVE.	1	1000.00	1000.00
33. 1000 N. 10TH AVE.	1	1000.00	1000.00
34. 1000 N. 10TH AVE.	1	1000.00	1000.00
35. 1000 N. 10TH AVE.	1	1000.00	1000.00
36. 1000 N. 10TH AVE.	1	1000.00	1000.00
37. 1000 N. 10TH AVE.	1	1000.00	1000.00
38. 1000 N. 10TH AVE.	1	1000.00	1000.00
39. 1000 N. 10TH AVE.	1	1000.00	1000.00
40. 1000 N. 10TH AVE.	1	1000.00	1000.00
41. 1000 N. 10TH AVE.	1	1000.00	1000.00
42. 1000 N. 10TH AVE.	1	1000.00	1000.00
43. 1000 N. 10TH AVE.	1	1000.00	1000.00
44. 1000 N. 10TH AVE.	1	1000.00	1000.00
45. 1000 N. 10TH AVE.	1	1000.00	1000.00
46. 1000 N. 10TH AVE.	1	1000.00	1000.00
47. 1000 N. 10TH AVE.	1	1000.00	1000.00
48. 1000 N. 10TH AVE.	1	1000.00	1000.00
49. 1000 N. 10TH AVE.	1	1000.00	1000.00
50. 1000 N. 10TH AVE.	1	1000.00	1000.00
51. 1000 N. 10TH AVE.	1	1000.00	1000.00
52. 1000 N. 10TH AVE.	1	1000.00	1000.00
53. 1000 N. 10TH AVE.	1	1000.00	1000.00
54. 1000 N. 10TH AVE.	1	1000.00	1000.00
55. 1000 N. 10TH AVE.	1	1000.00	1000.00
56. 1000 N. 10TH AVE.	1	1000.00	1000.00
57. 1000 N. 10TH AVE.	1	1000.00	1000.00
58. 1000 N. 10TH AVE.	1	1000.00	1000.00
59. 1000 N. 10TH AVE.	1	1000.00	1000.00
60. 1000 N. 10TH AVE.	1	1000.00	1000.00
61. 1000 N. 10TH AVE.	1	1000.00	1000.00
62. 1000 N. 10TH AVE.	1	1000.00	1000.00





SF 0201

11874 Department of the Treasury - Internal Revenue Service
Form 660 (Y)(c)
 Div. Filings 76041
Notice of Federal Tax Lien

Area: **SMALL BUSINESS/SELF EMPLOYED AREA HS**
 Serial Number: **79455411**
 (Long Unit-Phone: (800) 913-6059)

For Optional Use by Recording Office

As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

1768Y1
 07/06/2011 10:30:59 AM
 Billy Atkinson
 Probate Judge
 Talladega County, AL

Name of Taxpayer: **JASON & APRIL K BARNETT**

No Tax Collected: **1.00**
 Recording Fee: **39.00**
 TOTAL: **30.00**

Residence: **101 KARIAN CT
 OXFORD, AL 36203**

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is mailed by the date given in column (d), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2008		11/30/2009	12/30/2019	25956.25

Place of Filing: **Judge of Probate
 Talladega County
 Talladega, AL 35161**
 Total \$ **25956.25**

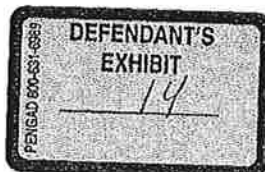
This notice was prepared and signed at **NASHVILLE, TN**, on this,
 the **17th** day of **June**, **2011**.

Signature: *[Signature]* Title: **TCE SDE**
 For: **FRED BANKS** (800) 829-3903 **25-00-0008**

(NOTE: Certificate of officer authorized by law to issue acknowledgment is not essential to the validity of Notice of Federal Tax Lien)
 Rev. Rul. 77-460, 1971-2 C.B. 409

Part 1 - Kept By Recording Office

Form 660(Y)(c) (Rev. 2-2009)
 C.A.I. NO 00275X



[Handwritten signatures and stamps]

Chase Home Finance LLC (FL5-7734)
PO BOX 44090
Jacksonville, FL 32231-4090

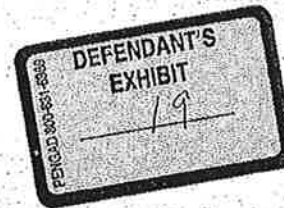
CHASE

August 27, 2010



2-746-48914-0019383-004-2-011-000-000-000

APRIL I. KENNEDY
101 KARIAN CT
OXFORD AL 36203-3514



Acceleration Warning (Notice of Intent to Foreclose)
Account: [REDACTED] 4276 (the "Loan")
Property Address: 101 KARIAN CT
OXFORD, AL 36203 (the "Property")

Dear Mortgagor(s):

Under the terms of the Mortgage or Deed of Trust ("Security Instrument") securing your Loan, Chase Home Finance LLC ("Chase") hereby notifies you of the following:

1. You are in default because you have failed to pay the required monthly installments commencing with the payment due 07/01/2010.

2. As of 08/27/2010, total monthly payments (including principal, interest, and escrow if applicable), late fees, NSF fees, and other fees and advances due under the terms of your loan documents in the total amount of \$4,577.67 are past due. This past-due amount is itemized below. If applicable, your account may have additional escrow amounts that have been paid out and are due on the Loan. If you have any questions about the amounts detailed below, please contact us as soon as possible at (800) 848-9380.

Total Monthly Payments	\$4,290.24
Late Fees	\$287.43
NSF Fees	\$0.00
Other Fees and Advances*	\$0.00
Amount Held in Suspense	\$0.00

**Other Fees and Advances include those amounts allowed by your Note and Security Instrument. If you need additional information regarding the fees, please contact us at the number provided below.*

3. Action required to cure the default: You must pay the total amount set forth in Paragraph 2 within thirty-two (32) days from the date of this notice in order to cure this default.
4. If you fail to cure the default within thirty-two (32) days from the date of this notice, Chase will accelerate the maturity of the Loan, terminate your credit line if the Loan provides for revolving

Barnett v. Chase
PL0002

advances, declare all sums secured by the Security Instrument immediately due and payable, and commence foreclosure proceedings, all without further notice to you. If this happens, Chase will be entitled to collect its expenses incurred in pursuing the remedies provided in the Security Instrument, which may include, but not be limited to, allowable foreclosure/attorney fees, and other expenses permitted by your loan documents or applicable law.

5. If permitted by your loan documents or applicable law, you have the right to reinstate after acceleration of the Loan and the right to bring a court action to assert the nonexistence of a default, or any other defense to acceleration, foreclosure, and sale. However, the amount required to reinstate may be higher than what is owed under Paragraph 2 above due to additional fees and charges that we are entitled to collect under the Loan, including attorney fees related to any foreclosure action we initiate.
6. The total amount due under Paragraph 2 above is required to be paid in the form of a cashier's check or certified funds and should be remitted to:

Regular Mail: Chase Home Finance LLC
PO BOX 9001871
Louisville, KY 40290-1871

Overnight Mail: Chase Home Finance LLC
6716 Grade Lane - Building 9
Louisville, KY 40213-1407

Except as required by law, we are under no obligation to accept less than the full amount owed. If you send us less than the full amount owed, we may in our sole discretion apply such partial payment to your Loan without waiving any default or waiving our right to accelerate the Loan and continue with foreclosure proceedings in accordance with Paragraph 4 above.

7. If you are unable to pay the amount past due, Chase has a variety of loss mitigation programs that might help you resolve your default and keep your home; however, we need to talk with you to discuss these options and determine which of them might be appropriate for your circumstances. Please call us as soon as possible at (800) 848-9380.
8. While the Loan remains in default, we will perform certain tasks to protect our interest in the Property, including visits to your Property at regular intervals during the default. This will be done to determine, as of the date of the inspection, the property condition, occupancy status, and possibly your plans for curing the default and paying this Loan on time. You should anticipate that any costs incurred by Chase will be added to the amount you now owe if permitted by your loan documents or applicable law.

Chase offers homeownership counseling services to borrowers in some areas. Counseling is also available through a variety of nonprofit organizations experienced in homeownership counseling and approved by the Secretary of Housing and Urban Development (HUD). A listing of such organizations may be obtained by calling HUD toll-free at (800) 569-4287.

Sincerely,
Collections Department
Chase Home Finance LLC
(800) 848-9380
(800) 582-0542 TDD / Text Telephone

Enclosures

1. Federal Trade Commission Pamphlet
2. Homeowner's Assistance Brochure

An important reminder for all our customers: As stated in the "Questions and Answers for Borrowers about the Homeowner Affordability and Stability Plan" distributed by the Obama Administration, "Borrowers should beware of any organization that attempts to charge a fee for housing counseling or modification of a delinquent loan, especially if they require a fee in advance." Chase offers loan modification assistance free of charge (i.e., no modification fee required). Please call us immediately at (800) 848-9380 to discuss your options. The longer you delay the fewer options you may have.

Colorado customers may contact the Colorado Foreclosure hotline at (877) 601-4673 or a Chase Loss Mitigation specialist at (800) 446-8939 to discuss alternatives to Foreclosure.

Illinois Customers: You may have recently received a "Grace Period Notice" that is required under Illinois law allowing you thirty (30) days to obtain approved housing counseling. The notice provided that if you obtained housing counseling from an approved housing counseling agency, you may be entitled to an additional thirty (30)-day grace period. The law does not require us to wait until the end of any additional thirty (30)-day grace period before sending you this thirty (30)-day demand letter. If you have obtained an additional thirty (30)-day grace period, you still have the full additional thirty (30) days from the date we receive notice from an approved housing counseling agency that the agency is working on a plan to resolve the delinquency before we will commence legal action.

New York Customers: We recently sent you a notice that is required under New York law that you are at risk of losing your home due to delinquency, and that you have several options available to you that may help you keep your home. The notice provided that if the delinquency was not resolved within ninety (90) days from the date that notice was mailed, we may commence legal action against you. The law does not require us to wait until the end of the ninety (90)-day period before sending you this thirty (30)-day demand letter. You still have the full ninety (90) days from the date that notice was mailed to resolve the delinquency before we will commence legal action.

Chase Home Finance LLC is attempting to collect a debt, and any information obtained will be used for that purpose.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

Bubba let me know if this comes thru this is an email from the guy at LSI I also have another which is a rejection letter because of foreclosure I will send it to you also thx

Thank you.

DEFENDANT'S
EXHIBIT
20

Barnett v. Chase
PL0018

Regards,

Michael Saltzman
Mortgage Coordinator
LSI Mortgage Plus- A *LendingTree* Preferred Partner
Toll Free: 866-667-8669 ext. 3075
Direct: 678-507-3075
www.Mortgage-Plus.com

Check Out Our "A" Rating at the Better Business Bureau

<http://www.bbb.org/better-business-ratings/credit-providers/lsi-mortgage-plus-in-florida-00-20001000>

LSI Mortgage Plus is a national mortgage banker. Our company philosophy is simple: focus on the customer. I will take time to understand your situation, wants and needs and recommend the most suitable loan options. I offer the ultimate in customer service, consistency and pricing. I expect that every customer will be 100% satisfied with their experience.

You can count on me to:

- 1.) Provide the best possible program.
- 2.) Promptly return phone calls.
- 3.) Communicate with you almost every day on your loan.
- 4.) Close on time with no surprises.

FedEx

Origin ID: HAIA

FedEx
Express



From: (303) 225-8101
Chase Fulfillment Services
Chase Fulfillment Services
710 S Ash St Ste 200
MS, Initial App 2d 09
Glen Dale, CO 80246

JT11510220226

BILL THIRD PARTY

SHIP TO:
APRIL L KENNEDY

101 KARIAN CT

OXFORD, AL 36203

Ship Date: 12APR11
ActWgt: 1.0 LB
C&D: 102353449W/SX12200

Delivery Address Bar Code



LLNGBD/E7F85B81463540C9666890476A3

Ref #
Invoice #
PO #
Dept #

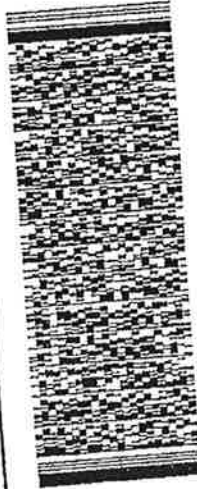
WED - 13 APR A2
STANDARD OVERNIGHT

RES
36203
AL-JS
BHM

TRK# 7946 3849 5313

0201

XX ANBA



50D6326A97E7B



RT **453**
6
5313
04.13

FZ



PO BOX 469030
GLENDALE, CO 80246-9030

APRIL 11, 2011

APRIL L KENNEDY
101 KARIAN CT
OXFORD, ALABAMA 36203

Response To Your Request For A Loan Modification
Account Number: 4276
Property Address: 101 KARIAN CT
OXFORD, ALABAMA 36203

Dear APRIL L KENNEDY:

Thank you for your recent request for a mortgage modification through the Making Home Affordable (MHA) Program. At Chase, we will do everything we can to make your mortgage payment affordable and help you keep your home.

The first thing we need to do is see if you qualify for an MHA modification. Here's what you need to do now:

- Read the instructions.
- Sign and complete the documents enclosed.
- Gather ALL the information listed.
- Return EVERYTHING required in the FedEx Envelope provided -- before APRIL 26, 2011. For faster service, you can FAX your information using the Fax Cover Sheet found at the back of this package.

Please don't delay; the longer you wait the fewer options you have. Take the time to read all the enclosures carefully -- and complete ALL the steps outlined in the Instructions and provide ALL the documents indicated on the Required Documents list. We will not be able to evaluate your request until we have all of the required information.

We will send you a letter confirming that we have received all of your information within 10 days of receipt. If you qualify, we will set up a Trial Period Plan with lower monthly payments -- and work with you to modify your mortgage loan permanently. We will also see if you might qualify for other special assistance programs that we can offer, such as a refinance, even if you don't qualify for a modification. Don't hesitate to contact us at the number provided below if you have any questions. At Chase, we value you as a customer and want to help you keep your home.

Sincerely,

Homeowner Assistance Department
(866) 550-5705
(800) 582-0542 TDD / Text Telephone



MODIFICATION REQUEST INSTRUCTIONS

In order for us to evaluate your request, you must complete the enclosed packet and FedEx or fax it to Chase with the required documentation. Please keep a copy for your records.

This packet contains the following items that must be completed, in full, and signed in all required places, in order for your evaluation request to be completed in a timely manner:

1. **Required Documentation for Borrower and Co-Borrower Checklist –**
Detailed list of the documents you must send to us in addition to the enclosures in the packet
2. **Request for Modification and Affidavit (RMA) –**
Information about your property, loans, income, etc., as well as details on the circumstances that have made it difficult for you to stay up-to-date with your mortgage payments
3. **4506T Request for Transcript of Tax Return Form –**
Allows Chase to receive a transcript of your tax return to verify income information
4. **Dodd-Frank Certification-**
The federal government now requires that all borrowers seeking assistance under the Making Home Affordable (MHA) Program complete and sign the enclosed Dodd-Frank Certification.

If you need any assistance completing this packet please contact us at (866) 550-5705.

Please send the completed packet as well as all required documentation to Chase in the FedEx ENVELOPE PROVIDED.

Call FedEx at 1-800-463-3339 for pick-up or take your documents to the nearest FedEx drop box.



An important reminder for all our customers: As stated in the "Questions and Answers for Borrowers about the Homeowner Affordability and Stability Plan" distributed by the Obama Administration, "Borrowers should be aware of any organization that attempts to charge a fee for housing counseling or modification of a delinquent loan, especially if they require a fee in advance." Chase offers loan modification assistance free of charge (i.e., no modification fee required). Please call us immediately at (866) 550-5705 to discuss your options. The longer you delay, the fewer options you may have.

We are a debt collector.

During the MHA eligibility evaluation, if your home has not yet been referred to foreclosure, we will not refer it to foreclosure. However, you may continue to receive collection and other legal notices that are required to be sent prior to the filing of a foreclosure. If your loan was previously referred to foreclosure, we will not sell it at a foreclosure sale, subject to applicable law and judicial rules that may limit our ability to prevent or cancel any pending sale. **NOTE: If your initial request for evaluation was received less than seven (7) business days prior to a scheduled sale, we are not required to complete the evaluation for HAMP.** Please be aware that during the evaluation period, the foreclosure process may continue at the same time. You may receive foreclosure and/or eviction notices – delivered to you by mail or in person – or you may even notice steps being taken to proceed with a foreclosure sale of your home. **Do not ignore any foreclosure notices.** While we will not conduct a sale of your home during evaluation (subject to applicable law), to protect your rights under applicable foreclosure law, you may need to respond to these foreclosure notices or take other actions. If you have any questions about the foreclosure process and the evaluation of your modification request, contact us at (866) 550-5705.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.



Making Home Affordable Program Request For Modification and Affidavit (RMA)



REQUEST FOR MODIFICATION AND AFFIDAVIT (RMA) page 1

COMPLETE ALL FOUR PAGES OF THIS FORM

Loan I.D. Number 4276

Servicer CHASE HOME FINANCE LLC

Borrower's name APRIL L KENNEDY	Co-borrower's name
Social Security number [REDACTED] Date of birth	Social Security number - Date of birth
Home phone number with area code [REDACTED]	Home phone number with area code
Cell or work number with area code	Cell or work number with area code

I want to:	<input type="checkbox"/> Keep the Property	<input type="checkbox"/> Sell the Property
The property is my:	<input type="checkbox"/> Primary Residence	<input type="checkbox"/> Second Home <input type="checkbox"/> Investment
The property is:	<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> Renter Occupied <input type="checkbox"/> Vacant

Mailing address

101 KARIAN CT, OXFORD, ALABAMA 36203

Property address (if same as mailing address, just write same)

101 KARIAN CT, OXFORD, ALABAMA 36203

E-mail address

Is the property listed for sale? ☐ Yes ☐ No
 Have you received an offer on the property? ☐ Yes ☐ No
 Date of offer _____ Amount of offer \$ _____
 Agent's Name: _____
 Agent's Phone Number: _____
 For Sale by Owner? ☐ Yes ☐ No

Have you contacted a credit-counseling agency for help? ☐ Yes ☐ No
 If yes, please complete the following:
 Counselor's Name: _____
 Agency Name: _____
 Counselor's Phone Number: _____
 Counselor's E-mail: _____

Who pays the real estate tax bill on your property?
☐ I do ☐ Lender does ☐ Paid by condo or HOA
 Are the taxes current? ☐ Yes ☐ No
 Condominium or HOA Fees ☐ Yes ☐ No \$ _____
 Paid to: _____

Who pays the hazard insurance premium for your property?
☐ I do ☐ Lender does ☐ Paid by Condo or HOA
 Is the policy current? ☐ Yes ☐ No
 Name of Insurance Co.: _____
 Insurance Co. Tel #: _____

Have you filed for bankruptcy? ☐ Yes ☐ No If yes: ☐ Chapter 7 ☐ Chapter 13 Filing Date: _____
 Has your bankruptcy been discharged? ☐ Yes ☐ No Bankruptcy case number: _____

Additional Liens/Mortgages or Judgments on this property:

Lien Holder's Name/Servicer	Balance	Contact Number	Loan Number

HARDSHIP AFFIDAVIT

I (We) am/are requesting review under the Making Home Affordable program.
 I am having difficulty making my monthly payment because of financial difficulties created by (check all that apply):

- | | |
|---|--|
| <input type="checkbox"/> My household income has been reduced. For example: unemployment, underemployment, reduced pay or hours, decline in business earnings, death, disability or divorce of a borrower or co-borrower. | <input type="checkbox"/> My monthly debt payments are excessive and I am overextended with my creditors. Debt includes credit cards, home equity or other debt. |
| <input type="checkbox"/> My expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes. | <input type="checkbox"/> My cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time. |

☐ Other:

Explanation (continue on back of page 3 if necessary): _____



REQUEST FOR MODIFICATION AND AFFIDAVIT (RMA) page 2

COMPLETE ALL FOUR PAGES OF THIS FORM

INCOME/EXPENSES FOR HOUSEHOLD

Number of People In Household:

Monthly Household Income		Monthly Household Expenses/Debt		Household Assets	
Monthly Gross Wages	\$	First Mortgage Payment	\$	Checking Account(s)	\$
Overtime	\$	Second Mortgage Payment	\$	Checking Account(s)	\$
Child Support / Alimony / Separation ²	\$	Insurance	\$	Savings/ Money Market	\$
Social Security/SSDI	\$	Property Taxes	\$	CDs	\$
Other monthly income from pensions, annuities or retirement plans	\$	Credit Cards / Installment Loan(s) (total minimum payment per month)	\$	Stocks / Bonds	\$
Tips, commissions, bonus and self-employed income	\$	Alimony, child support payments	\$	Other Cash on Hand	\$
Rents Received	\$	Nel Rental Expenses	\$	Other Real Estate (estimated value)	\$
Unemployment Income	\$	HOA/Condo Fees/Property Maintenance	\$	Other _____	\$
Food Stamps/Welfare	\$	Car Payments	\$	Other _____	\$
Other (investment income, royalties, interest, dividends etc.)	\$	Other _____	\$	Do not include the value of life insurance or retirement plans when calculating assets (401k, pension funds, annuities, IRAs, Keogh plans, etc.)	
Total (Gross Income)	\$	Total Debt/Expenses	\$	Total Assets	\$

INCOME MUST BE DOCUMENTED

¹Include combined income and expenses from the borrower and co-borrower (if any). If you include income and expenses from a household member who is not a borrower, please specify using the back of this form if necessary.

²You are not required to disclose Child Support, Alimony or Separation Maintenance Income, unless you choose to have it considered by your servicer.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. If you do not wish to furnish the information, please check the box below.

BORROWER ☐ I do not wish to furnish this informationCO-BORROWER ☐ I do not wish to furnish this information
 Ethnicity: ☐ Hispanic or Latino
☐ Not Hispanic or Latino

 Ethnicity: ☐ Hispanic or Latino
☐ Not Hispanic or Latino

 Race: ☐ American Indian or Alaska Native
☐ Asian
☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander White

 Race: ☐ American Indian or Alaska Native
☐ Asian
☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ White

 Sex: ☐ Female
☐ Male

 Sex: ☐ Female
☐ Male

This request was taken by:

- ☐
- Face-to-face interview
-
- ☐
- Mail
-
- ☐
- Telephone
-
- ☐
- Internet

Interviewer's Name (print or type) & ID Number

Interviewer's Signature Date

Interviewer's Phone Number (include area code)

Name/Address of Interviewer's Employer



ACKNOWLEDGEMENT AND AGREEMENT

In making this request for consideration under the Making Home Affordable Program I certify under penalty of perjury:

- .. That all of the information in this document is truthful and the event(s) identified on page 1 is/are the reason that I need to request a modification of the terms of my mortgage loan, short sale or deed-in-lieu of foreclosure.
2. I understand that the Servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements and may require me to provide supporting documentation. I also understand that knowingly submitting false information may violate Federal law.
3. I understand the Servicer will pull a current credit report on all borrowers obligated on the Note.
4. I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this document, the Servicer may cancel any Agreement under Making Home Affordable and may pursue foreclosure on my home.
5. That: my property is owner-occupied; I intend to reside in this property for the next twelve months; I have not received a condemnation notice; and there has been no change in the ownership of the Property since I signed the documents for the mortgage that I want to modify.
6. I am willing to provide all requested documents and to respond to all Servicer questions in a timely manner.
7. I understand that the Servicer will use the information in this document to evaluate my eligibility for a loan modification or short sale or deed-in-lieu of foreclosure, but the Servicer is not obligated to offer me assistance based solely on the statements in this document.
8. I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt.
9. If I was discharged in a Chapter 7 bankruptcy proceeding subsequent to the execution of the Loan Documents, or am currently entitled to the protections of any automatic stay in bankruptcy, I acknowledge that Servicer is providing the information about the Making Home Affordable program at my request and for informational purposes, and not as an attempt to impose personal liability for the debt evidenced by the Note.
10. I understand that the Servicer will collect and record personal information, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about account balances and activity. I understand and consent to the disclosure of my personal information and the terms of any Making Home Affordable Agreement by Servicer to (a) the U.S. Department of the Treasury, (b) Fannie Mae and Freddie Mac in connection with their responsibilities under the Homeowner Affordability and Stability Plan; (c) any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) mortgage loan(s); (d) companies that perform support services in conjunction with Making Home Affordable; and (e) any HUD certified housing counselor.
11. I understand that if Servicer offers me a trial period plan under the Making Home Affordable Program, and I either (i) fail to complete the trial plan for any reason, including, for example, failing to make trial plan payments in a timely manner; or (ii) fail to return the final modification documentation at the end of the trial period; I may permanently lose eligibility for a modification under the Making Home Affordable Program and any other modification program offered by Servicer.

Date: ____/____/____

APRIL L KENNEDY



General Instructions

Purpose of form. Use form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different RAIVS teams, send your request to the team based on the address of your most recent return.

Automated transcript request. You can call 1-800-829-1040 to order a transcript through the automated self-help system. Follow prompts for "questions about your tax account" to order a tax return transcript.

Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
Florida, Georgia, North Carolina, South Carolina	RAIVS Team P.O. Box 47-241 Stop 91 Doraville, GA 30362 770-455-2335
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Arkansas, Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 816-292-6102

Chart for all other transcripts

If you lived in or your business was in:	Mail or Fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form, 10 min.;** **Preparing the form, 12 min.;** and **Copying, assembling, and sending the form to the IRS, 20 min.**

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.



Form **4506-T**Rev. January 2010
Department of the Treasury
Internal Revenue Service**Request for Transcript of Tax Return**

▶ Request may be rejected if the form is incomplete or illegible.

Loan Number 4276

OMB No. 1545-1872

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.

APRIL L KENNEDY

1b First social security number on tax return or employer identification number (see instructions)

2a If a joint return, enter spouse's name shown on tax return

2b Second social security number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code

101 KARIAN CT, OXFORD, ALABAMA 36203

4 Previous address shown on the last return filed if different from line 3

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Regular Mail: Chase Fulfillment Center, PO Box 469030, Glendale, CO 80246

Overnight Mail: Chase Fulfillment Center, 710 S Ash St, Ste 200, Glendale, CO 80246 Phone Number: (866) 550-5705

Caution: If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days ☐

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days. ☐

c Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days ☒

7 Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days. ☐

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2007, filed in 2008, will not be available from the IRS until 2009. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days ☐

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

12 / 31 / 2009

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, sole proprietor, partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute on behalf of the taxpayer. Note. For transcripts being sent to a third party, this form must be received within 120 days of signature date.

Telephone number of taxpayer on line 1a or 2a
()

Signature (see instructions)

Date

Sign
Here

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's Signature

Date

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Cat. No. 37667N

Form 4506-T (Rev. 1-2010)

Form 4506-T (Rev. 1-2010)

Page 1

GMD54040000



Fax Cover Sheet

Date: _____ / _____ / _____

Fax Number: 1-866-282-5682

To: Chase Fulfillment Center
710 S Ash St Ste 200
Mail Stop -Initial App- 09
Glendale, CO 80246-1989

From: MORTGAGOR NAME: APRIL L KENNEDY

PROPERTY ADDRESS: 101 KARIAN CT
OXFORD, ALABAMA 36203

LOAN NUMBER: [REDACTED] 4276

Re: Home Affordable Modification Program

Pages
(including fax cover sheet): _____

Faxing Instructions:

If you prefer to fax your documents instead of mailing them in the prepaid FedEx envelope provided, please do the following:

- Include this cover sheet as the first page in your fax package to ensure proper handling and receipt of your documents.
- To avoid duplicate documents which may slow the review process, DO NOT send copies of your documents in the FedEx envelope provided once you have sent your fax.
- Retain a copy of your fax confirmation sheet or other proof of the date and time you sent your fax.

This fax contains confidential information intended only for the use of the addressee(s) named above. If you are not the intended recipient of this fax, or the employee or agent responsible for delivering it to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this fax is strictly prohibited.



HELP FOR AMERICA'S HOMEOWNERS.



Dodd-Frank Certification

The following information is requested by the federal government in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203). **You are required to furnish this information.** The law provides that no person shall be eligible to begin receiving assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 *et seq.*), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud or forgery, (B) money laundering or (C) tax evasion.

I/we certify under penalty of perjury that I/we have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction:

- (a) felony larceny, theft, fraud, or forgery,
- (b) money laundering or
- (c) tax evasion

I/we understand that the servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements by performing routine background checks, including automated searches of federal, state and county databases, to confirm that I/we have not been convicted of such crimes. I/we also understand that knowingly submitting false information may violate Federal law.

This Certificate is effective on the earlier of the date listed below or the date received by the servicer.

APRIL L KENNEDY

Date: ____/____/____



REQUIRED DOCUMENTATION



Borrower
Name(s): APRIL L KENNEDY

Property Address: 101 KARIAN CT, OXFORD, ALABAMA
36203

1. Required Documentation -- depending on employment status	
<p>Wage Earner (receive a W-2 from your employer)</p> <p><input type="checkbox"/> Two (2) pay stubs showing YTD earnings</p>	<p>Self-Employed</p> <p><input type="checkbox"/> P & L Statement <u>OR</u></p> <p><input type="checkbox"/> Last three (3) months Business Bank Statements (must provide all pages)</p>
2. Required Documentation -- ALL	
<p><input type="checkbox"/> Request for Modification and Affidavit (RMA)</p> <p><input type="checkbox"/> 4506T Request for Transcript of Tax Return</p> <p><input type="checkbox"/> Dodd Frank Certification</p> <p><input type="checkbox"/> If you are less than 2 payments past due, you must include the most recent statement(s) supporting assets listed on page 2 of the Request for Modification and Affidavit Form (must provide all pages of statements)</p>	
The following Documentation is required depending on source of additional income	
<p>Social Security, Disability, Death Benefits, Pension, Public Assistance, or Unemployment</p> <p><input type="checkbox"/> Benefit statement or letter from provider that states <u>the amount, frequency, and duration</u> AND</p> <p><input type="checkbox"/> Evidence of receipt of payment, such as copies of the two most recent bank statements or deposit advices showing deposit amounts.</p>	
<p>Rental Income</p> <p><input type="checkbox"/> Current IRS Schedule E (Supplemental Income and Loss) OR if not available.</p> <p><input type="checkbox"/> Current lease agreement, and either three (3) most recent bank statements or cancelled rent checks.</p>	
<p>Alimony or Child Support (not required but may be voluntarily offered).</p> <p><input type="checkbox"/> Copy of divorce decree, court verification or separation agreement AND</p> <p><input type="checkbox"/> Evidence of receipt of such payments, such as copies of the two most recent bank statements or deposit advices showing deposit amounts</p>	
<p>Is your loan currently encumbered for taxes or insurance? <input type="checkbox"/> No <input type="checkbox"/> Yes</p> <p>If No, the following documentation is required:</p> <p><input type="checkbox"/> Current insurance declaration page for all applicable coverage types (must show premium amount for homeowner's, flood, and wind)</p> <p><input type="checkbox"/> Most recent hazard and flood insurance policy so that we can ensure adequate hazard and flood insurance coverage of your property and complete your modification request.</p> <p>If your modification includes an extension of the maturity date or capitalization of unpaid balances for your loan and the property is located in a Special Flood Hazard Area, as part of the modification process we are required by law to send you another flood notice confirming your property's flood status. As a result, if you receive this additional notice from us with your final modification package, all you need to do is to immediately sign the flood notice acknowledgment, as required, and return it to us. The modification will not be processed until the signed acknowledgment is returned</p>	

